



OFFICE OF VERMONT HEALTH ACCESS

Premium Assistance Programs Handbook



GreenMountainCare
A HEALTHIER STATE OF LIVING

Table of Contents

Welcome.....	2
Program Names	2
ESIA (Employer-sponsored Insurance Assistance).....	3
Covered Services.....	3
Your ID Card.....	3
Providers.....	4
Premiums	4
Automatic Payments	4
CHAP (Catamount Health Assistance Program).....	5
Covered Services.....	5
Premiums.....	5
Automatic Payments	5
Your Rights and Responsibilities	6
Living Wills and Advance Directives.....	6
Organ Donation	7
Notice of Privacy Practices	7
Quality Assurance Program	7
When You Don't Agree with a Decision.....	8
Grievances	8
Need Help?	9
Health Access Member Services	9
The Office of the Health Care Ombudsman	9
Additional Information.....	9
<i>Other Programs</i>	10

Premium Assistance Programs Handbook, September 2007

Welcome to your Vermont Premium Assistance Program

The state of Vermont has two programs to help make health insurance more affordable for Vermonters. This member handbook explains how these programs work. If you don't know what program you are in, or if you have any questions, call us.

Call Health Access Member Services at 1-800-250-8427. Call Monday through Friday, from 7:45 a.m. to 4:30 p.m. (but not on holidays). The call is free. Our TDD line is 1-888-834-7898.

Program Names

Premium Assistance programs in Vermont are run by the Office of Vermont Health Access (a state-funded managed care organization under the Global Commitment to Health Waiver). The Premium Assistance programs are listed here. Each one has its own eligibility rules and benefit package.

ESIA (Employer-sponsored Insurance Assistance) is a program for adults that helps pay the premiums for employer-sponsored insurance plans.

CHAP (Catamount Health Assistance Program) is a program for adults that helps pay the premium for Catamount Health Plans offered by Blue Cross Blue Shield of Vermont and MVP.

We hope this Member Handbook will help you get the health care you need. Please read it now and save it to answer questions you have later.



VERMONT

Vermont Health Access Member Services
1-800-250-8427 (TDD/TTY) 1-888-834-7898

ESIA (Employer-sponsored Insurance Assistance)

ESIA is a program for adults that helps pay the premiums for employer-sponsored insurance plans.

Covered Services

Once you are enrolled in your employer-sponsored insurance plan, that plan will pay for most of your covered health care services. It is important that you always follow the rules of your insurance plan. If you have questions about covered services in your plan, call the customer service number on the back of your employer-sponsored insurance plan ID card.

The state may help to pay for some ongoing services related to specific chronic health conditions. If you have questions about those services, call VT Health Access Member Services.

In rare cases when the state pays for your medication instead of your employer-sponsored insurance, your provider may need to prescribe a medication from our **preferred drug list**. These are generic drugs or drugs that cost less money. They work the same way as more expensive drugs advertised by drug companies. If you would like a copy of the preferred drug list, call Member Services or go to www.ovha.vermont.gov.

Some drugs and services covered by the state may also require **prior approval**. To ask the state for approval, your provider would call the pharmacy benefit manager for Vermont, MedMetrics Health Partners. Your provider and pharmacy should know how to contact MedMetrics. If they do not, they can call Member Services for the phone number.

Your ID Card

You will have an ID card from your employer-sponsored insurance plan that you will show for most services. The state will also send you a green *AIM* card. You will need to show both cards if you get ongoing services that are related to specific chronic health conditions.

Providers

Providers in your employer-sponsored insurance plan will provide most of your covered health care services. Providers in Medicaid may provide some services related to specific chronic health conditions. Tell your providers about both types of health care coverage you have. You may need to go to a provider that is in both Medicaid and your employer-sponsored insurance plan. Call the customer service number on the back of your employer-sponsored insurance plan ID card to find out which providers are in that plan. Call VT Health Access Member Services or go to www.vtmedicaid.com and click on Provider Look-Up to find out which providers are in Medicaid.

Premiums

Once you are enrolled in your employer-sponsored insurance plan, you will pay a premium to your employer for this coverage. This is usually paid through a payroll deduction. The month before your premium is due, the state will pay you the amount of the premium you pay your employer minus what you owe for a VHAP ESIA premium. VHAP ESIA premium amounts per person depend on family size and income.

Automatic Payments

If you have a bank account, you will need to provide your savings account or checking account information so that the state can deposit your premium assistance money directly into your account each month. If you have not done so already, call Member Services with this information immediately.



Vermont Health Access Member Services
1-800-250-8427 (TDD/TTY) 1-888-834-7898

CHAP (Catamount Health Assistance Program)

CHAP is a program for adults that helps pay the premium for Catamount Health Plans. The Catamount Health Plans are Catamount Blue offered by Blue Cross Blue Shield of Vermont and MVP Catamount Choice offered by MVP.

Covered Services

The Catamount Health Plan you choose will pay for all of your covered health care services. While both plans offer doctor, hospital, and pharmacy coverage, there may be some differences in actual services covered. You should contact both plans to find out which plan covers the services and drugs that you need.

Catamount Blue plan

www.bcbsvt.com

1-888-445-5805

MVP Catamount Choice

www.mvphealthcare.com

1-888-687-6277

You will have an **ID card** from the Catamount Health Plan that you choose that you will show for all of your covered services. You will need to get these services from a **provider** in your plan. It is important that you always follow the rules of your insurance plan. If you have questions about covered services or providers in your plan, call the customer service number on the back of your Catamount insurance plan ID card.

Premiums

The state will pay your premium directly to the Catamount Health Plan. You will need to pay a CHAP premium to the state. CHAP premium amounts per person depend on family size and income. You will get a premium bill from the state each month. When you get your first bill, it is very important that you pay it right away so that your coverage can begin as soon as possible, and keep paying on time so that you do not lose coverage. If you lose your CHAP premium bill, call Member Services to find out how much you owe and how to pay.

Automatic Payments

If you don't want to worry about paying your bill each month, you can sign up for **automatic withdrawal** where your payment is taken from your checking or savings account each month. If you want to set up automatic withdrawal, call Member Services.

Your Rights and Responsibilities

As a member of a Vermont health care program, **you have the right to**

- ❖ be treated with respect and courtesy,
- ❖ be treated with thoughtfulness for your dignity and privacy,
- ❖ choose and change your providers,
- ❖ get facts about your program services and providers,
- ❖ get complete, current information about your health in terms you can understand,
- ❖ be involved in decisions about your health care, including having your questions answered and the right to refuse treatment,
- ❖ ask for and get a copy of your medical records and ask for changes to be made to them when you believe the information in them is wrong,
- ❖ not be frightened or bullied,
- ❖ get a second opinion from a qualified provider who is enrolled in Vermont Medicaid,
- ❖ complain about your program or your health care (see page 8 for more information), and
- ❖ ask for an appeal if you have been denied services by the state that you think you need. See page 8 for more information.

You also have the responsibility to take care of your health by

- ❖ telling your provider about your symptoms and health history,
- ❖ asking questions when you need more information or don't understand something,
- ❖ following the treatment plans you and your provider have agreed to,
- ❖ keeping your appointments or calling ahead to cancel if you can't make it,
- ❖ learning about your program rules so that you can make the best use of the services that you can get,
- ❖ making sure you have referrals from your PCP (when needed) before you go to other providers, and
- ❖ paying premiums and copays when you are required.

Living Wills and Advance Directives

State and federal laws protect your right to make health care decisions even if you become unable to make those decisions on your own. You can do this by making living wills or advance directives about your health care.

You may use an advance directive to refuse care or you may ask that all reasonable care be used to keep you alive. You may get information about the state law, advance directives and living wills by calling the Vermont Ethics Network at 802-828-2909, or going to their website at www.vtethicsnetwork.org. There may be a small charge for any materials they send you.



Vermont Health Access Member Services
1-800-250-8427 (TDD/TTY) 1-888-834-7898

Interpreter Services And Alternative Formats Are Available

Organ Donation

You may be interested in donating your organs when you die. One donor can help many people. If you would like to learn more about this, call 1-800-24DONOR (1-800-243-6667).

Notice of Privacy Practices

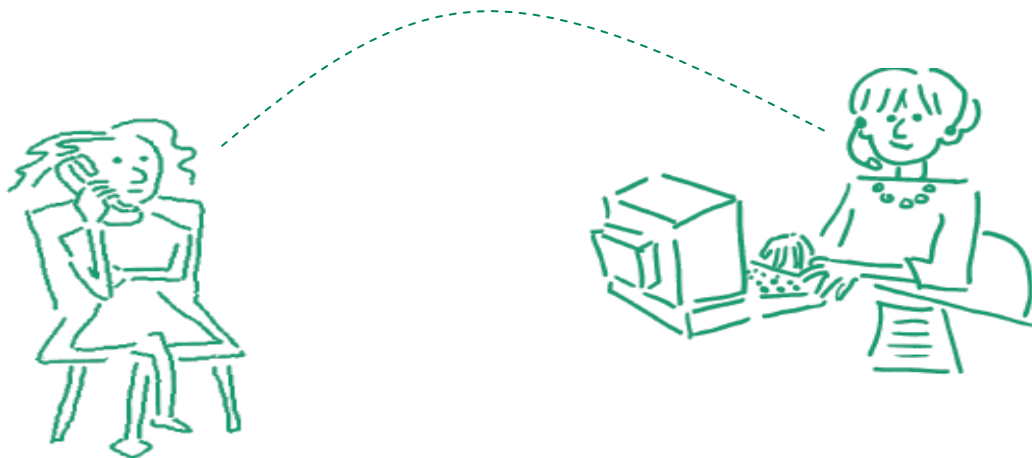
When you were determined eligible for our programs, you would have gotten a letter telling you that were eligible and a copy of our Notice of Privacy Practices. The federal law called the Health Insurance Portability and Accountability Act (HIPAA) requires that we give you the notice. The notice tells you about your privacy rights and about how your health information may be used or shared. If you need another copy of the notice you can call Member Services and ask for a copy.

Quality Assurance Program

Our Programs have a quality assurance program to make sure that you get quality health care from your providers and good service from your program.

If you would like to suggest ways that we can improve our programs and make yours work better for you, call Member Services.

Your comments will be made part of our quality assurance review.



When You Don't Agree with a Decision

Most decisions about your benefits will be made by your primary insurance plan (Catamount Health plans or employer-sponsored insurance plans). Call the customer service number on the back of your employer-sponsored insurance or Catamount Health plan ID card for information about how to appeal a decision made by that plan.

If the state makes a decision to deny, limit, reduce or stop a benefit, you may also ask for that decision to be reviewed. You may also ask for a review if the state does not act within the time frames we said we would. Call Member Services to ask for your reconsideration, appeal, or fair hearing at 1-800-250-8427, or write to the address below.

Health Access Member Services
Office of Vermont Health Access
101 Cherry Street, Suite 320
Burlington, VT 05401

Grievances

Grievance is a complaint about things like the location or convenience of visiting your health care provider, or the quality of the health care provided. If you can't work out your differences with your provider, it is within 60 days of the problem, you want a written response, and it is a grievance with a service provided by the state, you may file a grievance by calling Member Services. That state will send you a letter about how they can address it within 90 days.

If you filed a grievance and are not happy with the way it was addressed by the state, you may ask for a **Grievance Review**. A neutral person will review your grievance to be sure that the grievance process was handled fairly. You will get a letter with the results of the review.



VERMONT

Vermont Health Access Member Services
1-800-250-8427 (TDD/TTY) 1-888-834-7898

Need Help?

Health Access Member Services

Health Access Member Services is there to help you. They can answer questions about your program.

Call Health Access Member Services to report

- ❖ changes in your income or household,
- ❖ address changes,
- ❖ birth or adoption of children,
- ❖ deaths, and
- ❖ changes to any other health insurance that you have.

Member Services staff are available from 7:45 a.m. to 4:30 p.m., Monday through Friday (except holidays) at 1-800-250-8427 or TDD 1-888-834-7898.

The Office of the Health Care Ombudsman

The Office of Health Care Ombudsman is available to help you with problems about your health care or your benefits in any insurance plan. The Ombudsman Office can also help you with grievances, appeals, and fair hearings. You can call the Ombudsman office at 1-800-917-7787.



Additional Information

We are happy to give members information about our programs, services and providers. In addition to what is in this handbook, you can also get information such as

- ❖ a list of providers in your area who participate in our programs,
- ❖ program rules and regulations, and
- ❖ more detailed information about covered services.

You can also find out about program eligibility and benefits on the web at www.ovha.vermont.gov

Other Programs

There are other programs and services available for children, adults, and families. Some of these programs have additional eligibility requirements. If you have questions or want to know if you are eligible, call the number for the specific program.

Attendant Services Program

This program supports independent living for adults with disabilities who need physical assistance with daily activities. Program participants hire, train, supervise, and schedule their personal care attendant (s). For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Adult Day Services

Adult Day Services provide an array of services to help older adults and adults with disabilities remain as independent as possible in their own homes. Adult Day Services are provided in community-based, non-residential day centers creating a safe, supportive environment in which people can access both health and social services. For more information, call the Division of Disability and Aging Services (DDAS)/ Community Development Unit at 802-241-4534 or go to www.dail.vermont.gov

Children's Personal Care Services

This program is designed to help families with the extra care needs of children under the age of 21 who have disabilities or serious health problems. Hours of support may be used flexibly and can be provided in a variety of settings. Families hire their own staff. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Children with Special Health Needs (CSHN) Clinics

This program offers clinics and care coordination services for children who have special health needs. They also help with some health care costs that aren't covered by health insurance or Dr. Dynasaur.

Special Clinics

These are multidisciplinary, pediatric clinics, managed by or enhanced by nursing and medical social work staff, creating a comprehensive, family-centered, care-coordinated system of direct services. These clinics specialize in Cardiology; Child Development; Craniofacial/Cleft Lip and Palate; Cystic Fibrosis; Epilepsy/Neurology; Feeding Team; Hand; Juvenile Rheumatoid Arthritis; Metabolic; Myelomeningocele; Orthopedic; Seating Team, and other conditions.

Special Services

CSHN nurses and/or medical social workers who are based in regional Health Department district offices provide assistance with access to and coordination of specialized health care not available through CSHN direct service clinics.

Financial Assistance Program

A voluntary program which can help families with the after-insurance costs of their child's health care when the services have been prescribed or pre-authorized through a CSHN clinical program.

Hearing Outreach Program

Audiologists provide screening and referral for diagnostic services at 14 sites statewide. For more information about any of these programs, please call 1-800-660-4427 or go to www.healthvermont.gov/family/cshn/clinic.aspx

Choices for Care

Choices for Care is a long-term care program to pay for care and support for older Vermonters and people with physical disabilities. The program assists people with everyday activities at home, in an enhanced residential care setting, or in a nursing facility. Providers are Adult Day Centers, Area Agencies on Aging, Assisted Living Residences, Home Health Agencies, Nursing Facilities, and Residential Care Homes. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Developmental Disability Services

Developmental disability services help keep individuals of any age who have developmental disabilities living at home with their families. Services include case management, employment services, community supports, and respite. Providers must be developmental services providers or Intermediary Service Organizations for people who self-manage services. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Family, Infant and Toddler Project

This is a special program for children under age 3 who have disabilities or who are slower than normal to develop. For more information, call the Health Department at 1-800-660-4427.

Flexible Family Funding

Flexible Family Funding is for people of any age who have a developmental disability and live with family, or for families who live with and support a family member with a developmental disability. The program acknowledges that families as caregivers offer the most natural and nurturing home for children and for many adults with developmental disabilities. Funds provided may be used at the discretion of the family for services and supports to benefit the individual and family. Providers of services are developmental services providers (Designated Agencies). For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Healthy Babies

This is a program for pregnant women and infants who have Medicaid/Dr. Dynasaur. It offers home visiting and other support services from public health nurses, home health agencies and parent-child centers. For more information, call the Health Department at 1-800-649-4357.

High Technology Home Care

This is an intensive home care program for people of any age who are dependent on technology to survive. The goals are to support the transition from the hospital or other institutional care to the home and to prevent institutional placement. Providers are home health agencies and medical equipment vendors. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Homemaker Services

The Vermont Homemaker Program helps people age 18 and over with disabilities who need help with personal needs or household chores to live at home. Services include shopping, cleaning, and laundry. The services help people live at home independently in a healthy and safe environment. Providers are Home Health Agencies. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Mental Health

The State of Vermont contracts with designated agencies across the state to provide an array of mental health services to individuals and families experiencing high emotional distress, mental illness, or behavioral difficulties severe enough to disrupt their lives. Services vary from agency to agency, but core programs are available at all designated agencies. Intake coordinators at each site work with individuals to determine programs and services that are available to meet the individual's needs. In addition, designated agencies provide access as needed to several state wide services for intensive residential care, emergency or hospital diversion beds, and hospital inpatient care. Call (802) 652-2000 or visit www.healthvermont.gov/mh/providers/providerlist.aspx for a list of providers and the one nearest you.

A. Adult Outpatient Services

This program provides services that vary from agency to agency, and waiting lists are common. Services may include evaluation, counseling, medication prescription and monitoring, as well as services for individuals sixty and over with mental health care needs. Some services are available through private providers, and some individuals may be referred to them.

B. Child, Adolescent, and Family Services

This program provides treatment services and supports to families so children and adolescents with mental health issues can live, learn, and grow up healthy in their family, school, and community. These services include screening, prevention services, social supports, treatment, counseling, and crisis response.

C. Community Rehabilitation and Treatment

This program provides community-based mental health services to enable individuals to live with maximum independence in their communities among family, friends, and neighbors. The comprehensive CRT services are only available to adults with severe and persistent mental illness with qualifying diagnoses who meet additional eligibility criteria including service utilization and hospitalization history, severity of disability, and functional impairments.

D. Emergency Services

This program provides mental health emergency services twenty-four hours a day, seven days a week to individuals, organizations, and communities. Essential emergency services may include telephone support, face-to-face assessment, referral, and consultation.

Program for All-Inclusive Care for the Elderly (PACE)

PACE is a health care system for frail individuals 55 years and older or for those age 18 and over with physical disabilities. People must qualify for a nursing home level of care. PACE provides all acute, primary, and long-term care needs of the individual. PACE centers are located in Chittenden and Rutland counties. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Traumatic Brain Injury Program

This program assists Vermonters age 16 or older diagnosed with a moderate to severe brain injury. It diverts and/or returns people from hospitals and facilities to a community-based setting. This is a rehabilitation-based, choice-driven program intended to support individuals to achieve their optimum independence and help them return to work. For more information, call the Division of Disability and Aging Services (DDAS)/ Individual Supports Unit at 802-241-1228 or go to www.dail.vermont.gov

Women, Infants, and Children Program (WIC)

WIC is a program that helps mothers and young children eat well and stay healthy by providing information and food items. You may go to one of 62 sites around the state to see if you are eligible. Benefits may include a nutrition newsletter, cooking classes, Farm to Family coupons, as well as individual food packages. For more information, call your local Vermont Department of Health Office; 1-800-649-4357, or go to www.healthvermont.gov

More information about resources in your community can be found at www.vermont211.org.

Attention! If you need help in your language, please call 800/250-8427.

Attention ! Si vous avez besoin d'assistance dans votre langue, appelez le : 800/250-8427.

¡Importante! Si necesita ayuda en su idioma, por favor llame al 800/250-8427.

Importante. Se avete bisogno di aiuto nella vostra lingua per favore chiamate il 800/250-8427.

Ważne! Aby uzyskać pomoc w Twoim języku, zadzwoń pod numer 800/250-8427.

Lưu ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của quý vị, xin gọi số 800/250-8427.

重要訓息！如果您需要您語言的幫助，請致電：800/250-8427.

Важно! Если вам требуется помощь на вашем языке, звоните 800/250-8427.

Προσοχή! Εάν χρειάζεστε βοήθεια στη γλώσσα σας τηλεφωνήστε στο 800/250-8427.

Importante! Se precisar de ajuda na sua língua, favor telefonar para 800/250-8427.

هام ! إذا كنت بحاجة إلى مساعدة بلغتك ، نرجو الاتصال بالرقم 800 / 250 - 8427.

សារ:សំខាន់! បើសិនជាអ្នកត្រូវការជំនួយជាភាសារបស់អ្នក, សូមទូរស័ព្ទតាមលេខ 800/250-8427.

ສຳຄັນ! ຖ້າຫາກທ່ານຕ້ອງການຄວາມຊ່ວຍເຫລືອໃນດ້ານພາສາຂອງທ່ານ, ກະລຸນາໂທ 800/250-8427.

Կարևոր տեղեկություն: Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, խնդրում ենք զանգահարել 800/250-8427 հեռախոսահամարով:

Enpòtan! Si ou bezwen èd avèk lang ou, tanpri rele 800/250-8427.

Office of Vermont Health Access/MAXIMUS: If you have questions, call 1-800-250-8427.

TTD/TTY: 1-888-834-7898. We also have interpreter services and alternative formats. You can call 7:45 a.m. to 4:30 p.m. Monday through Friday (except for State of Vermont holidays).